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B1 (Official Form 1)(1/08	8)				oannon							
United States Bankruptcy C Northern District of Illinois						t			Volun	tary	Petition	
Name of Debtor (if indiv WINSTON, ELLEN		er Last, First	, Middle):			Nam	e of Joint D	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by (include married, maiden.			8 years					used by the maiden, and		in the last 8 yea	ars	
AKA Ellen Winsto Swiston			Swiston;	AKA EII	en	(,		,		
Last four digits of Soc. So (if more than one, state all)	ec. or Indiv	vidual-Taxp	ayer I.D. (ITIN) No./	Complete E	IN Last	four digits of ore than one,		r Individual-	Taxpayer I.D. (l	ITIN) No	./Complete EIN
Street Address of Debtor 718 Delles Road Wheaton, IL	(No. and S	Street, City,	and State)	:		Stree	et Address o	f Joint Debtor	r (No. and St	reet, City, and S	State):	
				_	ZIP Code	:						ZIP Code
County of Residence or o	of the Princ	cipal Place o	f Business		60189	Cou	nty of Reside	ence or of the	Principal Pl	ace of Business	:	
Dupage		-							-			
Mailing Address of Debto	or (if differ	rent from str	eet addres	s):		Mail	ing Address	of Joint Deb	tor (if differe	nt from street a	ddress):	
				_	ZIP Code	:						ZIP Code
Location of Principal Ass (if different from street ac			r									
Type of I (Form of Org					of Business	1		•		ptcy Code Und iled (Check one		h
(Check or Individual (includes J See Exhibit D on page Corporation (includes Partnership Other (If debtor is not of check this box and state)	foint Debto e 2 of this s s LLC and	form. LLP) oove entities,	Sing in I Rail Stoc	I U.S.C. § road kbroker nmodity Br uring Bank er Tax-Exe (Check box tor is a tax- er Title 26 o	eal Estate as 101 (51B) oker mpt Entity a, if applicable exempt orgoif the Unite	e) ganization	define "incur	ter 9 ter 11 ter 12 ter 13 are primarily cd d in 11 U.S.C. red by an indiv	Of C	for	n Proceed on for Re main Pro	ding ecognition
	Elling E	an (Chaola a		e (the Inter	nal Revenu	, .		onal, family, or	•			
■ Full Filing Fee attach □ Filing Fee to be paid attach signed applicat is unable to pay fee e: □ Filing Fee waiver req attach signed applicat	ed in installm tion for the xcept in in uested (ap	court's constallments. I	able to ind sideration Rule 10066 hapter 7 in	certifying t (b). See Offi ndividuals o	hat the debicial Form 3A only). Must	tor Chec	Debtor is ck if: Debtor's to insider ck all applical A plan is Acceptan	a small busing not a small busing aggregate not a small busing affiliates able boxes: being filed works of the pla	ncontingent I) are less that with this petition were solicity	s defined in 11 or as defined in liquidated debts n \$2,190,000.	11 U.S.C (excluding	C. § 101(51D). ng debts owed e or more
Statistical/Administrativ ☐ Debtor estimates that ☐ Debtor estimates that, there will be no funds	funds will , after any	be available exempt prop	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS FOR	COURT (JSE ONLY
Estimated Number of Cre	editors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,0 to \$500 million	5500,000,000 to \$1 billion					
Estimated Liabilities So to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million			101 \$500,000,000 to \$1 billion					

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Page 2 Name of Debtor(s): **Voluntary Petition** WINSTON, ELLEN R. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Gregory D. Bruno June 30, 2009 (Date) Signature of Attorney for Debtor(s) Gregory D. Bruno Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 70 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ ELLEN R. WINSTON

Signature of Debtor ELLEN R. WINSTON

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 30, 2009

Date

Signature of Attorney*

X /s/ Gregory D. Bruno

Signature of Attorney for Debtor(s)

Gregory D. Bruno

Printed Name of Attorney for Debtor(s)

Law Offices of Gregory D. Bruno

Firm Name

1807 N. Broadway Melrose Park, IL 60160

Address

(708) 343-4544 Fax: (708) 343-4670

Telephone Number

June 30, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

WINSTON, ELLEN R.

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inniois		
In re	ELLEN R. WINSTON		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] _

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ ELLEN R. WINSTON
ELLEN R. WINSTON
Date: June 30, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	ELLEN R. WINSTON		Case No.	
_		Debtor ,		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	264,900.00		
B - Personal Property	Yes	4	8,723.69		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		254,419.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	24		195,014.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,084.37
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,735.05
Total Number of Sheets of ALL Schedules		38			
	T	otal Assets	273,623.69		
			Total Liabilities	449,433.22	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	ELLEN R. WINSTON		Case No.		
-		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,084.37
Average Expenses (from Schedule J, Line 18)	4,735.05
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,078.07

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		195,014.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		195,014.22

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B6A (Official Form 6A) (12/07)

In re	ELLEN R. WINSTON		Case No
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
One-half (1/2) of equity in single-family, three bedroom home located at 718 Delles Road, Wheaton, Illinois	Debtor and husband Anthony D. Winston are sole owners of r in joint tenancy	, Sr.,	264,900.00	254,419.00

Sub-Total > **264,900.00** (Total of this page)

Total > **264,900.00**

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B6B (Official Form 6B) (12/07)

In re	ELLEN R. WINSTON	(Case No.
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand Location: 718 Delles Road, Wheaton IL	-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking account Chase bank, Wheaton, Illinois	-	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings account Chase Bank, Wheaton, Illinois	-	150.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	One-half (1/2) of market value of misc. items of furniture co-owned with husband, to wit: TV, VCR, DVD player, sofa, end tables, bedroom sets, kitcher table & chairs, cookware, small appliances, stove, refrigerator, washer, dryer, computer & printer. Location: 718 Delles Road, Wheaton IL	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Misc. items of woman's clothing Location: 718 Delles Road, Wheaton IL	-	750.00
7.	Furs and jewelry.	Misc. items of woman's jewelry, to wit: wedding ring, watch, earrings, bracelets, necklace and various pieces of costume jewelry Location: 718 Delles Road, Wheaton IL	-	300.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
			Sub-Tot	al > 2,350.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	ELLEN R. WINSTON	Case No
		,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or	Prudential Life Insurance Company policy no. 76456651; cash surrender value - \$1,237.52	-	2,173.69
	refund value of each.	Prudential Life Insurance Company policy no. D46873931; cash surrender value - 277.06		
		Prudential Life Insurance Company policy no. D46984514; cash surrender value - \$659.11		
10.	Annuities. Itemize and name each issuer.	x		
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Interest in pension plan administered by Prudentia Insurance Company through Debtor's employer; vests at age 66	l -	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x		
14.	Interests in partnerships or joint ventures. Itemize.	x		
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x		
16.	Accounts receivable.	x		
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x		
18	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x		

Sub-Total > (Total of this page)

2,173.69

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	ELLEN R. WINSTON	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1991 Loca	Chevrolet Blazer; 147,000 miles; fair condition tion: 718 Delles Road, Wheaton IL	-	200.00
		Gran 32,00	half (1/2) of market value of 2003 Mercury d Marquis automobile co-owned with husband; 00 miles; good condition tion: 718 Delles Road, Wheaton IL	J	4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
			(Total c	Sub-Tota of this page)	al > 4,200.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	ELLEN R. WINSTON	Case No.	
		;	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 8,723.69 | Case 09-23927 Doc 1 Filed 06/30/09 Entered 06/30/09 18:24:45 Desc Main Document Page 13 of 70

B6C (Official Form 6C) (12/07)

In re	ELLEN R. WINSTON	Case No.	
		 - /	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	under: Check i \$136,87	f debtor claims a homestead exer 75.	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property One-half (1/2) of equity in single-family, three bedroom home located at 718 Delles Road, Wheaton, Illinois	735 ILCS 5/12-901	5,240.50	264,900.00
<u>Cash on Hand</u> Cash on hand Location: 718 Delles Road, Wheaton IL	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Checking account Chase bank, Wheaton, Illinois	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Savings account Chase Bank, Wheaton, Illinois	735 ILCS 5/12-1001(b)	150.00	150.00
Household Goods and Furnishings One-half (1/2) of market value of misc. items of furniture co-owned with husband, to wit: TV, VCR, DVD player, sofa, end tables, bedroom sets, kitchen table & chairs, cookware, small appliances, stove, refrigerator, washer, dryer, computer & printer. Location: 718 Delles Road, Wheaton IL	735 ILCS 5/12-1001(b)	500.00	1,000.00
<u>Wearing Apparel</u> Misc. items of woman's clothing Location: 718 Delles Road, Wheaton IL	735 ILCS 5/12-1001(a)	750.00	750.00
Furs and Jewelry Misc. items of woman's jewelry, to wit: wedding ring, watch, earrings, bracelets, necklace and various pieces of costume jewelry Location: 718 Delles Road, Wheaton IL	735 ILCS 5/12-1001(b)	300.00	300.00
Interests in Insurance Policies Prudential Life Insurance Company policy no. 76456651; cash surrender value - \$1,237.52	735 ILCS 5/12-1001(b)	2,173.69	2,173.69
Prudential Life Insurance Company policy no. D46873931; cash surrender value - 277.06			
Prudential Life Insurance Company policy no. D46984514; cash surrender value - \$659.11			
Interests in IRA, ERISA, Keogh, or Other Pension Interest in pension plan administered by Prudential Insurance Company through Debtor's employer; vests at age 66	or Profit Sharing Plans 735 ILCS 5/12-704	100%	Unknown

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (12/07) -- Cont.

In re	ELLEN R. WINSTON		Case No	
_		Debtor	-,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Automobiles, Trucks, Trailers, and Other Vehicles 1991 Chevrolet Blazer; 147,000 miles; fair condition Location: 718 Delles Road, Wheaton IL	<u>s</u> 735 ILCS 5/12-1001(c)	200.00	200.00
One-half (1/2) of market value of 2003 Mercury Grand Marquis automobile co-owned with husband; 32,000 miles; good condition	735 ILCS 5/12-1001(c)	2,000.00	4,000.00

Total: 11,464.19 273,623.69 Case 09-23927 Doc 1 Filed 06/30/09 Entered 06/30/09 18:24:45 Desc Main Page 15 of 70 Document

B6D (Official Form 6D) (12/07)

In re	ELLEN R. WINSTON	Case No.
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXT L ZGEZT	DZJ_QD_D4H	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 414511698749			Opened 5/01/06 Last Active 5/28/09	Т	TED			
Chase Bank JPMorgan Chase Bank, N.A. P.O. Box 901039 Fort Worth, TX 76101	x	-	second mortgage / home equity line of credit One-half (1/2) of equity in single-family, three bedroom home located at 718 Delles Road, Wheaton, Illinois		D			
	_		Value \$ 264,900.00			-	104,392.00	0.00
Account No. 1991145989 Chase Manhattan Mortgage JPMorgan Chase Bank, N.A. 3415 Vision Drive Columbus, OH 43219	х	-	Opened 9/01/03 Last Active 6/15/09 first mortgage One-half (1/2) of equity in single-family, three bedroom home located at 718 Delles Road, Wheaton, Illinois					
			Value \$ 264,900.00				150,027.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubt nis j			254,419.00	0.00
			(Report on Summary of Sc		ota lule	- 1	254,419.00	0.00

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B6E (Official Form 6E) (12/07)

•			
In re	ELLEN R. WINSTON	(Case No
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	ELLEN R. WINSTON	Case No.	
-		Debtor ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	M H		CONTINGENT	Ü	1 -	AMOUNT OF CLAIM
Account No. 3725-766243-31004 American Express Box 0001 Los Angeles, CA 90096		-	2004 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.	T T	A T E D	D	4,820.05
Account No. 3499914235110393 American Express P.O. Box 297871 Fort Lauderdale, FL 33329		_	Opened 3/01/07 Last Active 6/01/09 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				4,820.00
Account No. 5856-3737-7152-2682 AMO / Arizona Mail Order P.O. Box 659465 San Antonio, TX 78265		-	2006 - 2008 Misc. purchases of merchandise on credit				433.56
Account No. 73823 AMO / Soa P.O. Box 28897 Tucson, AZ 85726		-	Opened 3/01/97 Last Active 7/01/03 Charge Account				Unknown
continuation sheets attached		1	(Total of	Sub this			10,073.61

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	1	11	shand Wife Isint or Community	1.0		Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 6378005073823825			Opened 3/01/97 Last Active 11/11/08 Credit Card purchases	Т	E D		
Arizona Mail Order 3740 E 34th Street		-					
Tucson, AZ 85713							0.00
Account No. 5491 1303 8339 1844 AT&T Universal Platinum Card P.O. Box 44167 Jacksonville, FL 32231		_	2004 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				0.00
							1,745.55
Account No. 145-370-045 Avenue P.O. Box 659584 San Antonio, TX 78265		-	2006 - 2008 Misc. purchases of merchandise on credit				
			4000 0000				696.08
Account No. 749 81237 2672 91 Bank of America Gold Option P.O. Box 15019 Wilmington, DE 19886		-	1996 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				995.16
Account No. 3693 Bank of America P.O. Box 17054 Wilmington, DE 19884		_	Opened 11/01/02 Last Active 7/01/08 Credit card purchases				333.110
							0.00
Sheet no. <u>1</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	Subt his			3,436.79

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In re	ELLEN R. WINSTON	Case No.	
		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	00	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NGEN	L Q	I SPUTED	AMOUNT OF CLAIM
Account No. 6413			Opened 1/01/04 Last Active 7/01/08	Т	T		
Bank of America P.O. Box 1598 Norfolk, VA 23501		<u>-</u>	Credit card purchases		Ď		0.00
Account No. 6380008703952358			Opened 9/01/02 Last Active 3/28/08				
Bedford Fair 421 Landmark Drive Wilmington, NC 28412		-	Credit card purchases				0.00
Account No. 5780-9810-0251-4970		T	2005 - 2008				
Blair P.O. Box 659707 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit				250.91
Account No. 109315028		⊢	Opened 11/01/95 Last Active 8/31/05	+	-	┝	
Blair Corporation 220 Hickory Street Warren, PA 16366		-	Charge Account				0.00
Account No. 4227 6510 2319 1686		\vdash	2006 - 2008	\dagger	T	T	
BP / Chase Bank Cardmember Service P.O. Box 15325 Wilmington, DE 19886		_	Credit card purchases				440.36
Sheet no. 2 of 23 sheets attached to Schedule of				Sub	tota	ıl	691.27
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	re)	091.27

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	Tc	Lu	sband, Wife, Joint, or Community	Ιc	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. 083-954-875			2005 - 2008	T	E D		
BrylaneHome P.O. Box 659728 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit		D		1,937.57
Account No. 5291-0713-9468-3625	+	┝	2007 - 2008	╀	\vdash	┝	1,001101
Capital One Capital One Bank (USA), N.A. P.O. Box 30285 Salt Lake City, UT 84130		-	Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				639.16
Account No. 5291-1514-4734-4027	1	t	2006 - 2008	t		t	
Capital One Capital One Bank (USA), N.A. P.O. Box 30285 Salt Lake City, UT 84130		-	Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				
		L		┖			1,135.44
Account No. 4121-7413-6797-2218 Capital One Capital One Bank (USA), N.A. P.O. Box 30285 Salt Lake City, UT 84130		-	2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				1,768.09
Account No. 6278000011241314	+	\vdash	Opened 7/01/01 Last Active 3/10/04	+	\vdash	\vdash	.,
Catherine / Tape Report 1103 Allen Drive Milford, OH 45150		-	Credit card purchases				0.00
Sheet no. 3 of 23 sheets attached to Schedule o		_	<u> </u>	Sub	tota	1 1	
Creditors Holding Unsecured Nonpriority Claims	•		(Total of t				5,480.26

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(Continuation Sheet)

	C	Ни	sband, Wife, Joint, or Community	C	ш	D	l
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	11	AMOUNT OF CLAIM
Account No. 134-848-253			2005 - 2008	Т	T		
Chadwicks P.O. Box 659728 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit		D		2,391.96
Account No. 4227 6510 2319 1686			2006 - 2008				
Chase / BP Multicard Cardmember Service P.O. Box 15153 Wilmington, DE 19886		-	Credit card purchases				440.36
Account No. 5466 0420 0262 1884			2003 - 2008				
Chase / MasterCard Cardmember Service P.O. Box 15153 Wilmington, DE 19886		-	Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				6,748.84
Account No. 4417 1211 4243 6560			2005 - 2008		\vdash	┢	
Chase / VISA Cardmember Service P.O. Box 15153 Wilmington, DE 19886		-	Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				3,152.13
Account No. 4266 8411 7916 2597	╁	\vdash	2003 - 2008	\vdash		\vdash	
Chase VISA Cardmember Service P.O. Box 15153 Wilmington, DE 19886	-	_	Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				5,710.00
Sheet no4 of _23 _ sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	18,443.29

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In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	-					-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 6219 9330 0036 9146			2004 - 2008	Т	T E D		
CIT Bank 2180 S. 1300 East, Ste. 250 Salt Lake City, UT 84106		-	Misc. purchases on credit at Ross-Simons		D		2,022.30
Account No. 6276 4510 0092 5999	╀		2004 - 2008	┢			,
CIT Bank / Fingerhut 2180 S. 1300 East, Ste. 250 Salt Lake City, UT 84106		-	Misc. purchases on credit at Fingerhut				1,330.24
Account No. 5424 1804 1234 3045	t		2005 - 2008				
CITI / Citi Cards Citi Diamond Preferred Box 6000 The Lakes, NV 89163		-	Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				
The Lakes, NV 65165							1,306.97
Account No. 7510 7900 2956 7546 CITI / Citi Cards Citi Flex Line P.O. Box 183113 Columbus, OH 43218	_	_	2004 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				
·							8,117.25
Account No. 5491 1303 8339 1844 CITI / Citigroup Inc. P.O. Box 44167 Jacksonville, FL 32231		_	2004 - 2008 Misc. purchases on credit with AT&T Universal Platinum Card				
							1,745.55
Sheet no. <u>5</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t	ubt his			14,522.31

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In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	16	Luc	about Mits Islant as Community	1.0		<u> </u>	i
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	S	AMOUNT OF CLAIM
Account No. 7302 8572 1174 0934			2005 - 2008	Т	T E D		
Citibank (South Dakota), N.A. P.O. Box 688940 Des Moines, IA 50368		-	Misc. purchases using ExxonMobil credit card		D		913.00
Account No. 605-734-037	╁		2006 - 2008				0.0.00
Citibank (South Dakota), N.A. P.O. Box 689151 Des Moines, IA 50368		-	Misc. purchases using Shell credit card				540.00
Account No. 5770 9174 0448 2593	4		2006 - 2008				549.30
CMS Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804		-	Misc. purchases on credit at Newport News				437.44
Account No. 5458 0001 1402 2151 Direct Merchants Bank Payment Center P.O. Box 17313 Baltimore, MD 21297		-	2004 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				11,302.07
Account No. account ending in 4018 Discover Card / Discover Bank Discover Financial Services LLC P.O. Box 3008 New Albany, OH 43054		-	2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				1,679.09
Sheet no. <u>6</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		S (Total of tl	ubi his			14,880.90

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

	С	Hue	sband, Wife, Joint, or Community	C	ш	D	
(See instructions above.)	B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	SPUTE	AMOUNT OF CLAIM
Account No. 601100798070 Discover Financial Services LLC P.O. Box 15316 Wilmington, DE 19850		-	Opened 12/01/01 Last Active 5/01/09 Credit card purchases] T	T E D		1,750.00
Account No. 5181890000039572 Emerge / Fnbo P.O. Box 105374 Atlanta, GA 30348		-	Opened 4/01/95 Credit card purchases				Unknown
Account No. 7302 8572 1174 0934 ExxonMobil / Citi Credit Card Center P.O. Box 688940 Des Moines, IA 50368		-	Opened 4/01/02 Last Active 5/01/09 Credit card purchases				913.00
Account No. 5770 9174 0448 2593 FCNB Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804		-	2065 - 2008 Misc. purchases on credit at Newport News				437.44
Account No. 749 81237 2672 91 FIA Card Services, N.A. P.O. Box 15019 Wilmington, DE 19886		-	2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				995.16
Sheet no. 7 of 23 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			4,095.60

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

		Шеге	shand Wife Joint or Community	Tc	Lii	Ы	
CREDITOR'S NAME,	ŏ	Ιī	sband, Wife, Joint, or Community		U N	D I	
MAILING ADDRESS		Н	DATE CLAIM WAS INCURRED AND	Ň	ŀ	I SP UT E D	
INCLUDING ZIP CODE,	В	W J	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ų	AMOUNT OF CLARA
AND ACCOUNT NUMBER	O R	C	IS SUBJECT TO SETOFF, SO STATE.	G	ľ	🛓	AMOUNT OF CLAIM
(See instructions above.)	R	[<u> </u>	N G E N	LIQUIDAT	D	
Account No. 6276 4510 0092 5999			2005 - 2008	7	ΙE		
	1		Misc. purchases of merchandise on credit	\perp	Ď	Ш	
Fingerhut						}	
P.O. Box 166		-					
Newark, NJ 07101							
<u> </u>							
1							1,330.24
Account No. 131-733-894-31		П	2003 - 2008	\top	Τ	П	
	1		Misc. purchases on credit at JCPenney				
GE Money Bank			·				
Attn: Bankruptcy Dept.		_					
P.O. Box 103104							
Roswell, GA 30076							
NOSWEII, GA 30070							0.000.01
							3,600.91
Account No. 6045 7610 4045 7229		П	2005 - 2008	\top	Γ	\Box	
	1		Misc. purchases on credit at QVC				
GE Money Bank			- · · · · ·				
Attn: Bankruptcy Dept.		-					
P.O. Box 103104							
Roswell, GA 30076							
Noswell, OA 30070							701.70
	Ц	Ц		1	<u> </u>	Ц	701.70
Account No. 604408680165] }		Opened 10/01/05 Last Active 1/01/09				
			Charge Account				
GE Money Bank / Home Shopping							
P.O. Box 981400		-					
El Paso, TX 79998							
1							
							0.00
Account No. 771411043789	\Box	П	Opened 7/01/08 Last Active 5/21/09	\top	T	П	
1	1		Charge Account purchases				
GE Money Bank / Sam's Club			• • • • • • • • • • • • • • • • • • • •				
P.O. Box 981400		_					
El Paso, TX 79998							
LII 030, IA 13330							
l i							044.00
	L			\perp	L		641.00
Sheet no. 8 of 23 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				6,273.85
Charles Tromphonicy Charles			(Total of		r~8	J-/	

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

				_	1.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBT	Hu H W	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND	CONT	UNLI	D I S P	
AND ACCOUNT NUMBER (See instructions above.)	B T O R	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N	IΛ	ISPUTED	AMOUNT OF CLAIM
Account No. 798 428 082 8630			2006 - 2008	∀	Ť		
Simular and a second a second and a second a			Misc. purchases of merchandise on credit		D	┢	
Ginny's 1112 7th Avenue		-					
Monroe, WI 53566							
							1,022.94
Account No. 606856903646001			Opened 12/01/99 Last Active 4/30/01 Charge Account				
HSBC / Harlem							
2700 Sanders Road		-					
Prospect Heights, IL 60070							
							0.00
Account No. 5458 0001 1402 2151			2004 - 2008				
HSBC Bank			Misc. credit card purchases for food, clothes, gas, household goods and various sundry				
HSBC Card Services		-	items.				
P.O. Box 17313 Baltimore, MD 21297							
Baldinore, MD 21297							11,302.07
Account No. 5440455034420516			Opened 12/01/05 Last Active 5/21/09				
HSBC Bank			Credit card purchases				
P.O. Box 5253		-					
Carol Stream, IL 60197							
							286.00
Account No. 0009783615			Opened 4/01/07 Last Active 5/21/09 Credit card purchases				
HSBC Bank			Orean cara parchases				
P.O. Box 5253		-					
Carol Stream, IL 60197							
							195.00
Sheet no. 9 of 23 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			12,806.01
Creditors froming Onsecured Nonphority Claims			(1010101	ums	Pag	50)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

	1.0	L	should Wife thirt as Occasion	16	1	L	ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIC	DISPUTED	AMOUNT OF CLAIM
Account No. 5780-9795-3519-6232			2005 - 2008	T	E D		
HSN / Home Shopping Network P.O. Box 659707 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit		D		1,585.93
Account No. 131-733-894-31	╀	┝	2003 - 2008	+	╀	-	1,000.00
JCPenney P.O. Box 960090 Orlando, FL 32896		-	Misc. purchases of merchandise on credit				
							3,600.91
Account No. 992-496-968 Jessica London P.O. Box 659728		-	2006 - 2008 Misc. purchases of merchandise on credit				
San Antonio, TX 78265							897.57
Account No. 935-405-357 KingSize P.O. Box 659728		_	2006 - 2008 Misc. purchases of merchandise on credit				
San Antonio, TX 78265							1,345.36
Account No. 018-0195-810 Kohl's Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201		-	2004 - 2008 Misc. purchases of merchandise on credit				2,870.86
		<u> </u>				<u></u>	2,070.00
Sheet no. <u>10</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			10,300.63

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

				1.	1	-	
CREDITOR'S NAME,	c	Hus	sband, Wife, Joint, or Community	16	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLXGEX	QU I D A		AMOUNT OF CLAIM
Account No. 018019581052			Opened 5/01/85 Last Active 5/01/09	٦т	T		
Kohls / Chase Bank N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		-	Credit card purchases		D		2,952.00
Account No. 086-796-588	Н		2006 - 2008	+	\vdash	\vdash	
La Redoute P.O. Box 659728 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit				961.39
Account No. 638400000764558	Н		Opened 12/01/07	+	\vdash	\vdash	
Lane Bryant Catalog / So 450 Winks Lane Bensalem, PA 19020		1	Credit Card account				0.00
Account No. 5856-3737-9031-8757			2006 - 2008				
Lew Magram P.O. Box 659465 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit				199.47
Account No. 6379001000083335	Н		Opened 1/01/07 Last Active 4/10/08	+	\vdash		
Lew Magram 421 Landmark Drive Wilmington, NC 28410		-	Credit Card account				0.00
Sheet no. 11 of 23 sheets attached to Schedule of				Sub	tota	ıl	4.440.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	4,112.86

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

	I.c.	I	ahand Wife Isiat as Community	16	1	I D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 559-093-232			2005 - 2008	T	E D		
MetroStyle P.O. Box 659728 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit		D		1,193.92
Account No. 798 428 082 8550	╀		2004 - 2008	+	+	-	1,100.02
Midnight Velvet 1112 7th Avenue Monroe, WI 53566		-	Misc. purchases of merchandise on credit				2,815.69
Account No. 5856-3733-8341-2843	╁		2005 - 2008	+			
Newport News P.O. Box 659705 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit				1,874.56
Account No. 5770-9174-0448-2593	t		2006 - 2008	+	t		
Newport News Card Processing Center P.O. Box 5811 Hicksville, NY 11802		-	Misc. purchases of merchandise on credit				437.44
Account No. 169-733-651			2006 - 2008	+	+	\vdash	
OneStopPlus P.O. Box 659728 San Antonio, TX 78265		_	Misc. purchases of merchandise on credit				392.24
Sheet no. 12 of 23 sheets attached to Schedule of			I	Sub	tota	ıl	0.740.05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	6,713.85

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	10		aharad MPta. Jainta an Occasionity	16	l	<u> </u>	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	_I N	UNLIQUIDAT	S	AMOUNT OF CLAIM
Account No. 6045 7610 4045 7229			2005 - 2008	T	T E D		
QVC / QCard P.O. Box 530905 Atlanta, GA 30353		-	Misc. purchases of merchandise on credit		D		701.70
Account No. 5545 1401 0788 9433 RBS Citizens, N.A. RBS Card Services P.O. Box 42010 Providence, RI 02940		-	2005 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				2,717.47
Account No. 784-541-070 Roaman's P.O. Box 659728 San Antonio, TX 78256		-	2005 - 2008 Misc. purchases of merchandise on credit				1,493.58
Account No. 62 19 9330 0036 9146 Ross - Simons Ross - Simonms Preferred P.O. Box 105658 Atlanta, GA 30348		-	2004 - 2008 Misc. purchases of merchandise on credit				2,022.30
Account No. 5121 0718 2992 9813 Sears / Citibank, S.D. Sears Gold MasterCard P.O. Box 183082 Columbus, OH 43218		-	2004 - 2008 Misc. credit card purchases for food, clothes, gas, household goods and various sundry items.				4,680.19
Sheet no13_ of _23_ sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	•	(Total of t	Sub			11,615.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

		_		-		-	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	- C	UN	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIGUID	S P U T E D	AMOUNT OF CLAIM
Account No. 798 428 082 8570	1		2004 - 2008	7 7	A T		
	1		Misc. purchases of merchandise on credit		E D		
Seventh Avenue							
1112 7th Avenue		-					
Monroe, WI 53566							
							2,114.93
Account No. 605-734-037			2006 - 2008				
			Credit card purchases				
Shell / Citi		L					
Shell Card Center P.O. Box 689151		-					
Des Moines, IA 50368							
Des montes, in source							549.30
Account No. 5856-3733-0022-5898	1		2004 - 2008	\dagger			
	1		Misc. purchases of merchandise on credit				
Spiegel							
P.O. Box 659705		-					
San Antonio, TX 78265							
							2,038.59
Account No. 5770 9174 0448 2593	t		2006 - 2008	\dagger			
	1		Misc. purchases of merchandise on credit				
Spiegel Catalog Inc. / Spiegel, Inc							
Card Processing Center		-					
P.O. Box 9204							
Old Bethpage, NY 11804							437.44
Account No. 4707-8889-6606-8674	+	_	2005 - 2008	+	_	_	431.44
71000unt 110. 4/0/-0003-0000-00/4	-		Misc. credit card purchases for food, clothes,				
State Farm Bank			gas, household goods and various sundry				
State Farm Financial Services		-	items.				
P.O. Box 23025							
Columbus, GA 31902							
							6,731.65
Sheet no. 14 of 23 sheets attached to Schedule of				Sub	tota	ıl	11,871.91
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	11,071.91

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	10	1	shand Wife Isiat or Community	10	1	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	DISPUTED	AMOUNT OF CLAIM
Account No. account ending in 2567	1		2004 - 2008	Т	E		
Target National Bank P.O. Box 59317 Minneapolis, MN 55459		-	Misc. purchases of merchandise on credit		D		6,574.05
Account No. 435237340103	╀	├	Opened 12/01/01 Last Active 5/01/09	+	+	+	0,574.03
Target National Bank P.O. Box 673 Minneapolis, MN 55440		-	Credit card purchases				6,705.00
Account No. 6035320076947389	╁		Opened 3/01/02 Last Active 3/03/04	$^{+}$	\dagger	t	
The Home Depot / Citibank S.D. P.O. Box 6497 Sioux Falls, SD 57117		-	Charge Account				0.00
Account No. 5856-3795-1007-7292	╁	\vdash	2006 - 2008	+	+	+	-
The Smarter Image P.O. Box 659584 San Antonio, TX 78265		-	Misc. purchases of merchandise on credit				176.50
Account No. 798 428 082 884A	╁	\vdash	2006 - 2008	+	+	+	
The Swiss Colony 1112 7th Avenue Monroe, WI 53566		-	Misc. purchases of merchandise on credit				937.84
Sheet no15_ of _23_ sheets attached to Schedule of		_		Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	14,393.39

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In re	ELLEN R. WINSTON	Case No.	
		Debtor	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		00	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	0220ш2-	Z Q D < F	SPUTE	AMOUNT OF CLAIM
Account No. 549113038339			Opened 12/01/01 Last Active 4/21/09		Т	T E D		
Universal Card / Citi P.O. Box 6241 Sioux Falls, SD 57117		-	Credit card purchases			D		1,870.00
Account No. 5780-9795-3519-6232			2005 - 2008					
WFCB Bankruptcy Department P.O. Box 183003 Columbus, OH 43218		-	Misc. purchases on credit at HSN / Hom Shopping Network	ie				
								1,585.93
Account No. 5780-9810-0251-4970 WFCB / Blair Catalog Bankruptcy Department P.O. Box 183003 Columbus, OH 43218		-	2005 - 2008 Misc. purchases on credit at Blair					250.91
Account No. 145-370-045	t	T	2005 - 2008			Н	Н	
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		_	Misc. purchases on credit at Avenue					696.08
Account No. 3856-3733-0022-5898			2004 - 2008			П	П	
WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		-	Misc. purchases on credit at Spiegel					2,038.59
Sheet no. 16 of 23 sheets attached to Schedule of				S	ubt	ota	ı	6,441.51
Creditors Holding Unsecured Nonpriority Claims				Total of th	is 1	pag	e)	0,441.51

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In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME. ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. lс (See instructions above.) Account No. 5856-3737-7152-2682 2006 - 2008 Misc. purchases on credit at Arizona Mail Order WFNNB **WFNNB - Bankruptcy Department** P.O. Box 182125 Columbus, OH 43218 433.56 2005 - 2008 Account No. 083-954-875 Misc. purchases on credit at BrylaneHome **WFNNB WFNNB - Bankruptcy Department** P.O. Box 182125 Columbus, OH 43218 1.937.57 Account No. 134-848-253 2005 - 2008 Misc. purchases on credit at Chadwicks **WFNNB WFNNB - Bankruptcy Department** P.O. Box 182125 Columbus, OH 43218 2,391.96 Account No. 5856-3795-1007-7292 2006 - 2008

Image

Misc. purchases on credit at The Sharper

Creditors Holding Unsecured Nonpriority Claims

WFNNB

P.O. Box 182125

WFNNB - Bankruptcy Department

(Total of this page)

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In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_		- I	1	-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAH	DISPUTED	AMOUNT OF CLAIM
Account No. 935-405-357			2006 - 2008	٦	T E		
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		-	Misc. purchases on credit at KingSize		D		1,345.36
Account No. 086-796-588			2006 - 2008				
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		-	Misc. purchases on credit at La Redoute				
							961.39
Account No. 5856-3737-9031-8757 WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		-	2006 - 2008 Misc. purchases on credit at Lew Magram				
							199.47
Account No. 559-093-232 WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		-	2005 - 2008 Misc. purchases on credit at MetroStyle				1,193.92
Account No. 5856-3733-8341-2843 WFNNB WFNNB - Bankruptcy Department P.O. Box 182125		_	2005 - 2008 Misc. purchases on credit at Newport News				, 1000

Sheet no. **18** of **23** sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Columbus, OH 43218

Subtotal

(Total of this page)

1,874.56

5,574.70

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In re	ELLEN R. WINSTON	Case No.		
-		Debtor	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Conun	uanon	Sneet)

	_	_					
CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLZGEZ	IΛ		AMOUNT OF CLAIM
Account No. 169-733-651			2006 - 2008	Т	T		
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		_	Misc. purchases on credit at OneStopPlus		D		392.24
Account No. 784-541-070			2005 - 2008	\top			
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		_	Misc. purchases on credit at Roaman's				1,493.58
Account No. 783-117-567			2005 - 2008	\top			
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		_	Misc. purchases on credit at Woman Within				2,263.13
Account No. 224807783117567			Opened 6/01/95 Last Active 8/01/07				
WFNNB WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218		_	Charge Account				Unknown
Account No. 5856373771522682			Opened 3/01/97 Last Active 5/01/09	T			
Wfnnb / AZ Mail Order 995 W 122nd Ave Denver, CO 80234		_	Charge Account				466.00
Sheet no. 19 of 23 sheets attached to Schedule of				Sub	tota	ıl	4 614 05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	4,614.95

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In re	ELLEN R. WINSTON		Case No.	
_		Debtor	- /	

	10		I I Wife Live O	10	1	15	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLZGEZ	UNLLQULDATED	S P	AMOUNT OF CLAIM
Account No. 5856373781011841			Opened 9/01/02 Last Active 3/28/08	Т	E		
Wfnnb/Bradford Fair 995 W 122nd Ave Westminster, CO 80234		-	ChargeAccount				0.00
Account No. 83954875	┪		Opened 4/01/01 Last Active 5/01/09	\dagger		T	
Wfnnb/Brylane Home Po Box 182121 Columbus, OH 43218		_	ChargeAccount				0.000.00
	-			\perp		_	2,232.00
Account No. 134848253 Wfnnb/Chadwicks Of Bos Po Box 182746 Columbus, OH 43218	-	-	Opened 9/01/00 Last Active 5/01/09 ChargeAccount				2,467.00
Account No. 5780979535196232			Opened 10/01/05 Last Active 5/01/09	\dagger		T	
Wfnnb/Hsn 995 W 122nd Ave Westminster, CO 80234		_	ChargeAccount				1,648.00
Account No. 992496968	I		Opened 11/01/06 Last Active 10/04/08	+	\vdash	+	
Wfnnb/Jessica London Po Box 182746 Columbus, OH 43218		_	ChargeAccount				555.00
Sheet no. 20 of 23 sheets attached to Schedule of		•		Sub			6,902.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	tnis	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON		Case No.	
_		Debtor	,	

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C NT I N G E N	N L I QU I D A	I SPUTED	AMOUNT OF CLAIM
Account No. 935405357			Opened 5/01/04 Last Active 5/01/09	٦	T E		
Wfnnb/King Sizes 4590 E Broad St Columbus, OH 43213		-	ChargeAccount		D		1,400.00
Account No. 86796588			Opened 9/01/01 Last Active 5/01/09				1,400.00
Wfnnb/La Redoute Po Box 182121 Columbus, OH 43218		-	ChargeAccount				
							1,009.00
Account No. 723092979 Wfnnb/Lane Bryant 4590 E Broad St Columbus, OH 43213	_	-	Opened 12/01/85 ChargeAccount				Unknown
Account No. 5856373790318757 Wfnnb/Lew Magram 995 W 122nd Ave Westminster, CO 80234		-	Opened 1/01/07 Last Active 5/01/09 ChargeAccount				
							217.00
Account No. 559093232 Wfnnb/Metro Style 220 W Schrock Rd Westerville, OH 43081		-	Opened 5/01/96 Last Active 5/01/09 ChargeAccount				1,246.00
Sheet no. 21 of 23 sheets attached to Schedule of				Sub	otot	al	3,872.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. 5856373383412843			Opened 7/01/04 Last Active 5/01/09	Т	T E D		
Wfnnb/Newport News 995 W 122nd Ave Westminster, CO 80234		-	ChargeAccount		D		2,136.00
Account No. 169733651	I		Opened 8/01/07 Last Active 5/01/09 ChargeAccount			Ī	
Wfnnb/Onestopplus.Com 4590 E Broad St Columbus, OH 43213		-	357 1000 dini				
							425.00
Account No. 784541070 Wfnnb/Roamans Po Box 182121 Columbus, OH 43218		-	Opened 8/01/95 Last Active 5/01/09 ChargeAccount				1,551.00
Account No. 724989967 Wfnnb/Roamans 8035 Quivira Rd Lenexa, KS 66215		-	Opened 3/01/86 ChargeAccount				
		_		_	\downarrow	\perp	0.00
Account No. 5856379510077292 Wfnnb/Sharperimage 8035 Quivira Rd Lenexa, KS 66215		-	Opened 11/01/07 Last Active 5/01/09 ChargeAccount				209.00
Sheet no. 22 of 23 sheets attached to Schedule of				Sub			4,321.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	par	ge)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	ELLEN R. WINSTON	Case No.	
		Debtor	

	_					_	
CREDITOR'S NAME,	ļč	Ηu	sband, Wife, Joint, or Community	- 6	U	P)
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	11	D I S P U T E D	:
Account No. 5856373300225898			Opened 6/01/03 Last Active 5/01/09	Т	T		
Wfnnb/Spiegel 995 W 122nd Ave Westminster, CO 80234		-	ChargeAccount		E D		2,102.00
Account No. 145370045			Opened 1/01/03 Last Active 5/01/09				
Wfnnb/The Avenue Po Box 2974 Shawnee Mission, KS 66201		-	ChargeAccount				
							739.00
Account No. 783117567 Wfnnb/Woman/Within 4590 E Broad St Columbus, OH 43213		-	Opened 6/01/95 Last Active 5/01/09 ChargeAccount				
Account No. 783-117-567			2005 2000				2,635.00
Account No. 783-117-367	-		2005 - 2008 Misc. purchases of merchandise on credit				
Woman Within P.O. Box 659728 San Antonio, TX 78265		-	miss. parsituses of merchanales on Great				
							2,263.13
Account No.							
Sheet no. <u>23</u> of <u>23</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	•	(Total of	Sub this			7,739.13
2			(0.01110.01		Γota		
			(Report on Summary of S				195,014.22

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B6G (Official Form 6G) (12/07)

In re	ELLEN R. WINSTON	Case No	
-		, Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-23927 Doc 1 Filed 06/30/09 Entered 06/30/09 18:24:45 Desc Main Document Page 42 of 70

B6H (Official Form 6H) (12/07)

In re	ELLEN R. WINSTON	Case No.	
_			
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Anthony D. Winston, Sr. 718 Delles Road Wheaton, IL 60189	Chase Manhattan Mortgage JPMorgan Chase Bank, N.A. 3415 Vision Drive Columbus, OH 43219
Anthony D. Winston, Sr. 718 Delles Road Wheaton, IL 60189	Chase Bank JPMorgan Chase Bank, N.A. P.O. Box 901039 Fort Worth, TX 76101

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B6I (Official Form 6I) (12/07)

In re	ELLEN R. WINSTON		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF I	DEBTOR AND SPO	USE		
Destor's Maritan Status.	RELATIONSHIP(S):	AGE(S):			
Married	None.				
Employment:	DEBTOR	I	SPOUSE		
Occupation	operations manager (part-time)				
Name of Employer	Cornerstone Financial Group				
How long employed	5 years				
Address of Employer	57 E. Hattendorf Avenue Roselle, IL 60172				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$	1,253.75	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	1,253.75	\$	N/A
4. LESS PAYROLL DEDUC	TIONS				
 a. Payroll taxes and socia 	al security	\$	169.38	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	169.38	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,084.37	\$	N/A
7. Regular income from operat	tion of business or profession or farm (Attach detailed statemen	t) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	support payments payable to the debtor for the debtor's use or the	nat of \$	0.00	\$	N/A
11. Social security or governm (Specify):	ient assistance	\$	0.00	\$	N/A
(0)		<u> </u>	0.00	\$	N/A
12. Pension or retirement incom	me	\$	0.00	\$	N/A
13. Other monthly income		¢	0.00	¢	N/A
(Specify):		_	0.00	• -	N/A
		Φ	0.00	φ	IVA
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	1,084.37	\$	N/A
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	1,084.3	37

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	ELLEN R. WINSTON		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,484.07
a. Are real estate taxes included? Yes X No		•
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	55.15
c. Telephone	\$	158.10
d. Other See Detailed Expense Attachment	\$	121.35
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	500.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	65.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	71.63
b. Life	\$	106.63
c. Health	\$	595.63
d. Auto	\$	70.29
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other second mortgage/home equity line of credit	\$	927.20
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	180.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,735.05
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	4 00 4 0=
a. Average monthly income from Line 15 of Schedule I	\$	1,084.37
b. Average monthly expenses from Line 18 above	\$	4,735.05
c. Monthly net income (a. minus b.)	\$	-3,650.68

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In re	ELLEN R. WINSTON			Case No.	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Debtor(s)

Other Utility Expenditures:

Cable TV & internet service	 97.35
Garbage removal service	\$ 24.00
Total Other Utility Expenditures	\$ 121.35

Other Expenditures:

Misc. sundry items	\$ 50.00
Personal grooming, to wit: hair & nails	\$ 50.00
Cigarettes	\$ 80.00
Total Other Expenditures	\$ 180.00

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 $B6\ Declaration\ (Official\ Form\ 6\ -\ Declaration).\ (12/07)$

United States Bankruptcy Court Northern District of Illinois

In re	ELLEN R. WINSTON			Case No.	
			Debtor(s)	Chapter	7
				-	
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER F	PENALTY (OF PERJURY BY INDIV	DUAL DEI	BTOR
	I declare under penalty of perjury th 40 sheets, and that they are true and cor				
Date	June 30, 2009	Signature	/s/ ELLEN R. WINSTON ELLEN R. WINSTON Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	ELLEN R. WINSTON		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$23,478.77 2009 YTD: Both Employment Income
\$40,545.79 2008: Both Employment Income
\$88,368.42 2007: Both Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$12,775.00 2008: Husband Unemployment

\$4,289.94 2007: Husband Pension and annuities

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Chase Manhattan Mortgage JPMorgan Chase Bank, N.A. 3415 Vision Drive Columbus, OH 43219	April, May & June, 2009 (regular monthly payments due on first mortgage)	\$4,452.21	\$150,027.00
Chase Bank JPMorgan Chase Bank, N.A. P.O. Box 901039 Fort Worth, TX 76101	April, May & June, 2009 (regular monthly payments due on second mortgage / home equity line of credit)	\$2,781.60	\$104,392.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None h List all property w

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of Gregory D. Bruno 1807 N. Broadway Melrose Park, IL 60160 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR June 9, 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,650.00 was paid for
attorney's fees and filing costs
for legal representation in
Chapter 7 bankruptcy.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

HE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

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Best Case Bankruptcy

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

6

NAME (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 30, 2009	Signature	/s/ ELLEN R. WINSTON	
			ELLEN R. WINSTON	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	ELLEN R. WINSTON		Case No.	
		Debtor(s)	Chapter	7
			-	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the country remain and the puges if nee	
Property No. 1	
Creditor's Name: Chase Bank	Describe Property Securing Debt: One-half (1/2) of equity in single-family, three bedroom home located at 718 Delles Road, Wheaton, Illinois
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	e to make regular payments. (for example, avoid lien using 11
Property is (check one): Claimed as Exempt	☐ Not claimed as exempt

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B8 (Form 8) (12/08)		<u></u>	Page 2
Property No. 2			
Creditor's Name: Chase Manhattan Mortgage		Describe Property Securing Debt: One-half (1/2) of equity in single-family, three bedroom home located at 718 Delles Road, Wheaton, Illinois	
Property will be (check one):		<u>I</u>	
☐ Surrendered	■ Retained		
If retaining the property, I intend to (c) ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		ue to make regular pay	yments. (for example, avoid lien using 11
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exe	empt
PART B - Personal property subject to Attach additional pages if necessary.) Property No. 1	unexpired leases. (All three	e columns of Part B mus	st be completed for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pr	coperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury the personal property subject to an unextipated June 30, 2009	pired lease.	/s/ ELLEN R. WINSTON Debtor	roperty of my estate securing a debt and/or

Case 09-23927 Doc 1 Filed 06/30/09 Entered 06/30/09 18:24:45 Desc Main Document Page 55 of 70 United States Bankruptcy Court Northern District of Illinois

paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$ 1,300.00 Prior to the filing of this statement I have received \$ 1,300.00 Balance Due \$ 0.00 \$ 0.00 S 299.00 of the filing fee has been paid. The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 7. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay action	
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendebehalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept. \$ 1,300.00 Prior to the filing of this statement I have received. \$ 1,300.00 Balance Due. \$ 0.00 Salance Due. \$ 0.00 Cher (specify): The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay action.	
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Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay action	
any other adversary proceeding.	ons or
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in bankruptcy proceeding.	in this
Dated: June 30, 2009 /s/ Gregory D. Bruno	
Gregory D. Bruno Law Offices of Gregory D. Bruno 1807 N. Broadway Melrose Park, IL 60160	
(708) 343-4544 Fax: (708) 343-4670	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Gregory D. Bruno

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

c. cgc. , 2. 2c	11 /c/ 0.0go.y 2. 2. mc	
Printed Name of Attorney Address:	Signature of Attorney	Date
1807 N. Broadway		
Melrose Park, IL 60160		
(708) 343-4544		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
ELLEN R. WINSTON	χ /s/ ELLEN R. WINSTON	June 30, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any) Date

Gregory D. Bruno

June 30, 2009

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	ELLEN R. WINSTON		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	122
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and correct to	the best of my
Date:	June 30, 2009	/s/ ELLEN R. WINSTON ELLEN R. WINSTON Signature of Debtor		

American Express Box 0001 Los Angeles, CA 90096

American Express P.O. Box 297871 Fort Lauderdale, FL 33329

AMO / Arizona Mail Order P.O. Box 659465 San Antonio, TX 78265

AMO / Soa P.O. Box 28897 Tucson, AZ 85726

Anthony D. Winston, Sr. 718 Delles Road Wheaton, IL 60189

Anthony D. Winston, Sr. 718 Delles Road Wheaton, IL 60189

Arizona Mail Order 3740 E 34th Street Tucson, AZ 85713

AT&T Universal Platinum Card P.O. Box 44167 Jacksonville, FL 32231

Avenue P.O. Box 659584 San Antonio, TX 78265

Bank of America Gold Option P.O. Box 15019 Wilmington, DE 19886

Bank of America P.O. Box 17054 Wilmington, DE 19884 Bank of America P.O. Box 1598 Norfolk, VA 23501

Bedford Fair 421 Landmark Drive Wilmington, NC 28412

Blair P.O. Box 659707 San Antonio, TX 78265

Blair Corporation 220 Hickory Street Warren, PA 16366

BP / Chase Bank Cardmember Service P.O. Box 15325 Wilmington, DE 19886

BrylaneHome P.O. Box 659728 San Antonio, TX 78265

Capital One Capital One Bank (USA), N.A. P.O. Box 30285 Salt Lake City, UT 84130

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Catherine / Tape Report 1103 Allen Drive Milford, OH 45150 Chadwicks P.O. Box 659728 San Antonio, TX 78265

Chase / BP Multicard Cardmember Service P.O. Box 15153 Wilmington, DE 19886

Chase / MasterCard Cardmember Service P.O. Box 15153 Wilmington, DE 19886

Chase / VISA Cardmember Service P.O. Box 15153 Wilmington, DE 19886

Chase Bank JPMorgan Chase Bank, N.A. P.O. Box 901039 Fort Worth, TX 76101

Chase Manhattan Mortgage JPMorgan Chase Bank, N.A. 3415 Vision Drive Columbus, OH 43219

Chase VISA Cardmember Service P.O. Box 15153 Wilmington, DE 19886

CIT Bank 2180 S. 1300 East, Ste. 250 Salt Lake City, UT 84106

CIT Bank / Fingerhut 2180 S. 1300 East, Ste. 250 Salt Lake City, UT 84106

CITI / Citi Cards Citi Diamond Preferred Box 6000 The Lakes, NV 89163 CITI / Citi Cards Citi Flex Line P.O. Box 183113 Columbus, OH 43218

CITI / Citigroup Inc. P.O. Box 44167 Jacksonville, FL 32231

Citibank (South Dakota), N.A. P.O. Box 688940 Des Moines, IA 50368

Citibank (South Dakota), N.A. P.O. Box 689151 Des Moines, IA 50368

CMS

Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804

Direct Merchants Bank Payment Center P.O. Box 17313 Baltimore, MD 21297

Discover Card / Discover Bank Discover Financial Services LLC P.O. Box 3008 New Albany, OH 43054

Discover Financial Services LLC P.O. Box 15316 Wilmington, DE 19850

Emerge / Fnbo P.O. Box 105374 Atlanta, GA 30348

ExxonMobil / Citi Credit Card Center P.O. Box 688940 Des Moines, IA 50368 FCNB Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804

FIA Card Services, N.A. P.O. Box 15019 Wilmington, DE 19886

Fingerhut P.O. Box 166 Newark, NJ 07101

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

GE Money Bank / Home Shopping P.O. Box 981400 El Paso, TX 79998

GE Money Bank / Sam's Club P.O. Box 981400 El Paso, TX 79998

Ginny's 1112 7th Avenue Monroe, WI 53566

HSBC / Harlem 2700 Sanders Road Prospect Heights, IL 60070

HSBC Bank HSBC Card Services P.O. Box 17313 Baltimore, MD 21297 HSBC Bank P.O. Box 5253 Carol Stream, IL 60197

HSBC Bank P.O. Box 5253 Carol Stream, IL 60197

HSN / Home Shopping Network P.O. Box 659707 San Antonio, TX 78265

JCPenney P.O. Box 960090 Orlando, FL 32896

Jessica London P.O. Box 659728 San Antonio, TX 78265

KingSize
P.O. Box 659728
San Antonio, TX 78265

Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201

Kohls / Chase Bank N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

La Redoute P.O. Box 659728 San Antonio, TX 78265

Lane Bryant Catalog / So 450 Winks Lane Bensalem, PA 19020

Lew Magram
P.O. Box 659465
San Antonio, TX 78265

Lew Magram 421 Landmark Drive Wilmington, NC 28410

MetroStyle P.O. Box 659728 San Antonio, TX 78265

Midnight Velvet 1112 7th Avenue Monroe, WI 53566

Newport News P.O. Box 659705 San Antonio, TX 78265

Newport News Card Processing Center P.O. Box 5811 Hicksville, NY 11802

OneStopPlus P.O. Box 659728 San Antonio, TX 78265

QVC / QCard P.O. Box 530905 Atlanta, GA 30353

RBS Citizens, N.A. RBS Card Services P.O. Box 42010 Providence, RI 02940

Roaman's P.O. Box 659728 San Antonio, TX 78256

Ross - Simons Ross - Simonms Preferred P.O. Box 105658 Atlanta, GA 30348 Sears / Citibank, S.D. Sears Gold MasterCard P.O. Box 183082 Columbus, OH 43218

Seventh Avenue 1112 7th Avenue Monroe, WI 53566

Shell / Citi Shell Card Center P.O. Box 689151 Des Moines, IA 50368

Spiegel P.O. Box 659705 San Antonio, TX 78265

Spiegel Catalog Inc. / Spiegel, Inc Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804

State Farm Bank State Farm Financial Services P.O. Box 23025 Columbus, GA 31902

Target National Bank P.O. Box 59317 Minneapolis, MN 55459

Target National Bank P.O. Box 673 Minneapolis, MN 55440

The Home Depot / Citibank S.D. P.O. Box 6497 Sioux Falls, SD 57117

The Smarter Image P.O. Box 659584 San Antonio, TX 78265

The Swiss Colony 1112 7th Avenue Monroe, WI 53566

Universal Card / Citi P.O. Box 6241 Sioux Falls, SD 57117

WFCB
Bankruptcy Department
P.O. Box 183003
Columbus, OH 43218

WFCB / Blair Catalog Bankruptcy Department P.O. Box 183003 Columbus, OH 43218

WFNNB - Bankruptcy Department P.O. Box 182125 Columbus, OH 43218

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Wfnnb / AZ Mail Order 995 W 122nd Ave Denver, CO 80234

Wfnnb/Bradford Fair 995 W 122nd Ave Westminster, CO 80234

Wfnnb/Brylane Home Po Box 182121 Columbus, OH 43218

Wfnnb/Chadwicks Of Bos Po Box 182746 Columbus, OH 43218

Wfnnb/Hsn 995 W 122nd Ave Westminster, CO 80234

Wfnnb/Jessica London Po Box 182746 Columbus, OH 43218

Wfnnb/King Sizes 4590 E Broad St Columbus, OH 43213

Wfnnb/La Redoute Po Box 182121 Columbus, OH 43218

Wfnnb/Lane Bryant 4590 E Broad St Columbus, OH 43213 Wfnnb/Lew Magram 995 W 122nd Ave Westminster, CO 80234

Wfnnb/Metro Style 220 W Schrock Rd Westerville, OH 43081

Wfnnb/Newport News 995 W 122nd Ave Westminster, CO 80234

Wfnnb/Onestopplus.Com 4590 E Broad St Columbus, OH 43213

Wfnnb/Roamans Po Box 182121 Columbus, OH 43218

Wfnnb/Roamans 8035 Quivira Rd Lenexa, KS 66215

Wfnnb/Sharperimage 8035 Quivira Rd Lenexa, KS 66215

Wfnnb/Spiegel 995 W 122nd Ave Westminster, CO 80234

Wfnnb/The Avenue Po Box 2974 Shawnee Mission, KS 66201

Wfnnb/Woman/Within 4590 E Broad St Columbus, OH 43213

Woman Within P.O. Box 659728 San Antonio, TX 78265